REMARKS

Applicants reply to the Office Action mailed on September 21, 2005, within the shortened three-month period for reply. Claims 1-17 are pending in the application and the Examiner rejects claims 1-17. Applicants amend claims 1-2, 6-11, and 16-17. Reconsideration is respectfully requested. No new matter is added by this Reply. The amendments are fully supported by the originally-filed specification, drawings and claims.

The Examiner rejects claims 1-17 under 35 U.S.C. § 102(b) as being anticipated by Flitcroft et al., U.S. Application No. 2003/0028481 ("Flitcroft"). The Examiner states that "Re claims 1 and 9: Flitcroft et al. discloses a credit card system and method, which includes a poller configured for substantially real-time queuing of a billing transaction file...a splitter configured to split said transaction file into at least one subset...a Card Authorization System...configured for authorizing said subset 126, said card authorization system configured with at least one socket...and a merger...configured to reconstruct said subset into said billing transaction file." (Page 2). Applicants respectfully traverse these rejections.

Flitcroft generally discloses a method for limiting, distributing and using a limited use card number for reducing the potential for fraudulent reuse of a credit card. Applicants assert that Flitcroft is limited to a system for allocating limited use credit card numbers and processing the limited use credit cards. Flitcroft disclosure of a "poller" is limited to a system wherein "randomness in credit card numbers is provided by the fact that there is a queue formed by the customers requiring numbers" (paragraph [0082]). Thus, Flitcroft is limited to a disclosure of the order in which credit card numbers are issued. As such, Flitcroft fails to teach or disclose at least "a poller configured for substantially real-time queuing of a billing transaction file," as similarly recited in independent claims 1 and 9.

The Examiner also claims that Flitcroft discloses "a splitter configured to split said transaction file into at least one subset." (Page 2). However, Applicants assert that Flitcroft merely discloses a central processing unit (CPU) that has access to a database of credit card numbers, "a subset 126 of which can be designated as available for limited use" (paragraph [0070]). The CPU can also prevent fraudulent access to multiple unused limited use numbers by allowing the user to provide "only a subset of the [limited use number]" to a trader (paragraph [0094]). Such fraud prevention of Flitcroft is provided by the CPU splitting the authorization and settlement processes into "separate authorization and settlement processes" (paragraph

[0182]). Flitcroft does not disclose splitting billing transaction files and thus, Flitcroft fails to teach or disclose at least "a splitter configured to split said billing transaction file into a subset," as similarly recited in independent claims 1 and 9.

The Examiner states the Flitcroft discloses "a merger {herein Flitcroft et al. teaches RAD software 1504 to reconstruct the initial digits and decrypt a password and the like}" (page 2). However, Applicants assert that Flitcroft is limited to a method for encrypting and decrypting credit card numbers which includes "break[ing] down and encrypt[ing] each component of a credit card number" (paragraph [0141]) and reconstructing the encrypted credit card components after transmission (paragraphs [0145]-[0146]). Regarding the RAD software, Flitcroft discloses a remote access device for "access[ing] limited use credit card numbers during electronic transactions." (paragraph [0230]). Thus, the "merger" of Flitcroft is entirely different from the presently claimed invention, as Flitcroft fails to teach or suggest at least "a merger configured to reconstruct said subset into said billing transaction file," as similarly recited in independent claims 1 and 9.

Claims 2-8 and 10-17 each depend from independent claims 1 and 9, respectively, and contain all of the elements thereof. Therefore, Applicants respectfully submit claims 2-8 and 10-17 are differentiated from the cited references at least for the same reasons as set forth above, in addition to their own respective features.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 19-2814. Applicants invite the Office to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

Dated:____November 2, 2005____   By:_____

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